

REMARKS

Applicant has retained claims 1-41 in the application. Applicant has amended claims 1, 10, 21, 27 and 32 to overcome the objections of the Examiner. Applicant has made changes in a number of the claims to correct informalities noted by applicant's attorney in a further study of the claims. As now written, claims 1-41 are believed to be definite.

Applicant has used the term "verification" instead of "encrypted hash" in several of the claims. This is supported by the application. For example, applicant has used the term "verification" on pages 41-44 of the specification. Applicant has also used the term "verification" on a number of other places in the specification. The use of the term "verification" in the specification does not affect the allowability of the terms. In view of this, applicant respectfully requests that the Examiner allow applicant to make these changes.

Applicant has previously received a NOTICE OF ALLOWANCE AND FEE(s) DUE in the application. Applicant respectfully requests the Examiner to retain the NOTICE OF ALLOWANCE AND FEE(s) DUE in this application.

Please charge any costs or credit any fees in connection with this application to Account
No. 06-2425.

Respectfully submitted,
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